

Amendments to the Claims

Applicants confirm that Claims 1 – 10 have been canceled and that Claims 11 – 18 have been added. Claim 11 is amended and Claims 19 and 20 are added herewith. The following listing of claims replaces all prior versions and listings of claims in the application.

11. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

storing in a stored value account of a sender electronic funds that are available for transfer to a recipient;

receiving a request over the Internet at a server computer to transfer at last some of the funds in the stored value account to a recipient in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;

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sending the requested funds to the recipient; and
debiting the stored value account.

12. (Previously Added) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

13. (Previously Added) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.

14. (Previously Added) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Previously Added) A method for transferring funds using the Internet, the method comprising:

receiving a request from a sender at a server computer to transfer funds to a recipient, wherein the request includes information on a payment instrument to be used to pay the funds to the recipient;

from the server computer, sending an authorization request to charge the payment instrument;

receiving at the server computer an authorization to charge the payment instrument; and

providing the requested funds to the recipient.

16. (Previously Added) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Added) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.

18. (Previously Added) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

19. (Currently Added) A method as in claim 11, wherein the recipient is a merchant.

20. (Currently Added) A method as in claim 15, wherein the recipient is a merchant.